

In re:  
Abner Cruz  
Brianna Christina Cruz  
Debtors

Case No. 23-10219-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 25, 2023

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Abner Cruz, Brianna Christina Cruz, 713 Atlantic St, Bethlehem, PA 18015-3607
14759657	+ First Commonwealth Federal Credit Union, PO Box 20450, Lehigh Valley, PA 18002-0450
14751248	+ First Commonwealth Federal Credit Union, 257 Brodhead Road, Bethlehem, PA 18017-8938
14756151	+ PennyMac Loan Service, C/O Michael Farrington, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14752781	+ Yamaha, PO Box 84240, Sioux Falls, SD 57118-4240

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14751240	+ Email/PDF: bncnotices@becket-lee.com	May 26 2023 01:16:15	American Express, PO Box 981537, El Paso, TX 79998-1537
14762594	Email/PDF: bncnotices@becket-lee.com	May 26 2023 01:28:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14751241	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 26 2023 01:12:00	Apple Card - GS Bank USA, PO Box 7247, Lockbox 6112, Philadelphia, PA 19170-6112
14751242	Email/Text: creditcardbkcorrespondence@bofa.com	May 26 2023 01:12:00	Bank of America, 4060 Ogletown/Stanton Rd, Newark, DE 19714
14751243	+ Email/Text: BarclaysBankDelaware@tsico.com	May 26 2023 01:12:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14751244	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2023 01:16:01	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14751246	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2023 01:16:02	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14751245	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2023 01:28:54	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14762979	+ Email/PDF: ebn_ais@aisinfo.com	May 26 2023 01:16:02	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14751247	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2023 01:16:18	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
14768695	Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2023 01:16:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14768584	Email/Text: JCAP_BNC_Notices@jcap.com	May 26 2023 01:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14751249	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2023 01:15:49	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14756282	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 26 2023 01:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: May 25, 2023

Form ID: 155

Total Noticed: 35

			USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14765850	Email/PDF: resurgentbknotifications@resurgent.com	May 26 2023 01:16:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755775	^ MEBN	May 26 2023 01:08:13	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14751251	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 01:12:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14766973	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 01:12:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
14771229	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2023 01:16:01	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14764608	+ Email/PDF: ebnotices@pnmac.com	May 26 2023 01:16:11	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14751250	+ Email/PDF: ebnotices@pnmac.com	May 26 2023 01:15:49	Pennymac Loan Services LLC, 6101 Condor Dr - Ste 200, Moorpark, CA 93021-2602
14751252	+ Email/PDF: gecsed@recoverycorp.com	May 26 2023 01:16:16	SYNCB/Lowes, 4125 WindWard Plaza, Alpharetta, GA 30005-8738
14751253	+ Email/PDF: gecsed@recoverycorp.com	May 26 2023 01:15:51	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
14751454	+ Email/PDF: gecsed@recoverycorp.com	May 26 2023 01:27:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14751254	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2023 01:16:12	THD/CBNA, One Court Square, Long Island City, NY 11120-0001
14751255	+ Email/Text: LCI@upstart.com	May 26 2023 01:12:00	Upstart Network Inc, 2950 South Delaware St, San Mateo, CA 94403-2580
14768179	+ Email/PDF: ebn_ais@aisinfo.com	May 26 2023 01:15:48	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14751256	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 26 2023 01:16:11	WF Crd Svc, PO Box 14517, Des Moines, IA 50306-3517
14763196	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 26 2023 01:15:54	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14770912	Email/Text: peritus@ebn.phinsolutions.com	May 26 2023 01:12:00	Yamaha Motor Finance Corporation, U.S.A., c/o Peritus Portfolio Services II, LLC, P.O. BOX 141419, Irving, TX 75014-1419

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: May 25, 2023

Form ID: 155

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Joint Debtor Brianna Christina Cruz claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
CHARLES LAPUTKA	on behalf of Debtor Abner Cruz claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Abner Cruz and Brianna Christina  
Cruz

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10219-pmm

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this May 25, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge ,  
United States Bankruptcy Court